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**STANLEY W. LOW**

**RUSSELL L. LOW**

Monday, February 3, 2020

The Honorable Stacey L. Meisel  
50 Walnut Street, 3rd Floor  
Newark, N.J. 07102

Re: Guythoven D. Nougues, Case No. 18-29896

Honorable Stacey L. Meisel,

I, Russell L. Low Esq. represent the debtor Guythoven D. Nougues in this Chapter 13 bankruptcy. I am requesting a loss mitigation status conference on behalf of the debtor. The debtor owns the property located at 539 Standish Rd Teaneck, NJ 07666 , which has a mortgage held by Midland Mortgage. The debtor was approved for a Trial Loan Modification and the executed trial loan modification and first trial payment was due on January 1, 2020. On January 17, 2020 the debtor issued a loan modification denial because the executed agreement and first trial payment had not been received by the January 1, 2020 deadline. On January 21, 2020 the debtor provided the executed agreement and that agreement and an appeal was submitted to the lender through the DMM Portal. The debtor was out of state due to a family emergency so that is why he was unable to meet the time requirements set by the lender. The lender proceeded to deny the appeal as well. I am respectfully requesting that a loss mitigation status conference be held to allow me to address the denial on behalf of the debtor with your Honor's facilitation along with Midland Mortgage and their counsel on a date/time agreeable to all parties involved.

Thank you,

/s/ Russell L. Low

Russell L. Low, Esq.

cc: Denise Carlon, Esq. email: dcarlon@kmllawgroup.com